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Desarrollado por:



Internet Banking Survey

Patrocinado por:



Objectives & Methodology

Research Objectives:

Identify and characterize the activities and actions of users of Internet banking in Mexico in order to meet market demand and to develop strategies and actions that promote the use of online banking in Mexico. Specifically, the objectives of the research are:

- Profile people using online banking in Mexico.
- Understand online banking usage by type of device.
- Identify barriers to various aspects of online banking.
- Understand the market opportunities and concerns related to online banking.

Study Methodology:

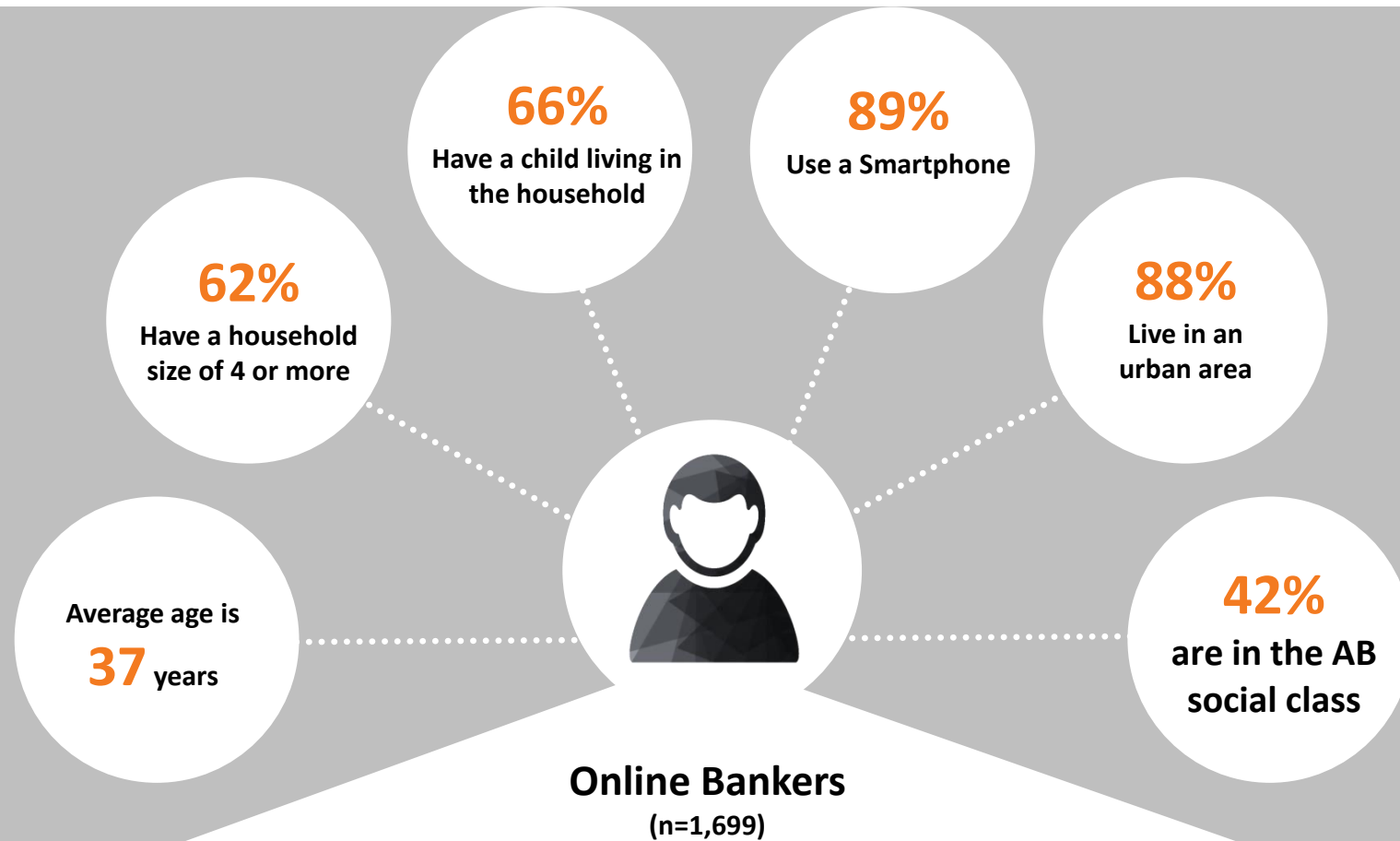
- Members of an online survey panel were contacted via email.
- A total of 2,015 respondents completed the survey.
- Qualified respondent: Online bankers - used online banking in the past 12 months (n=1,699); Non-users - those who did not use online banking in the past 12 months (n=316)
- 30-35 question survey, which took an average of 15 minutes to complete.
- Data weighted to Media Metrix audience prior to analysis on age and gender.



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Online Banker Profile



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General Online Banking Behavior

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Almost seven in ten Mexican residents are using online banking.

Online Banking Incidence



Base: Total respondents (completes + screened) (n=2,491)

S4B. In the past 12 months, have you made any operations or transactions on your bank/ or financial institution's website, or even just logged into your online account? This includes things like checking your account balance/credit card statement, paying your bills, transferring money, etc.

Note: Non-online bankers are respondents who qualified as online shoppers in the past three month period in the survey, but said no at S4B.



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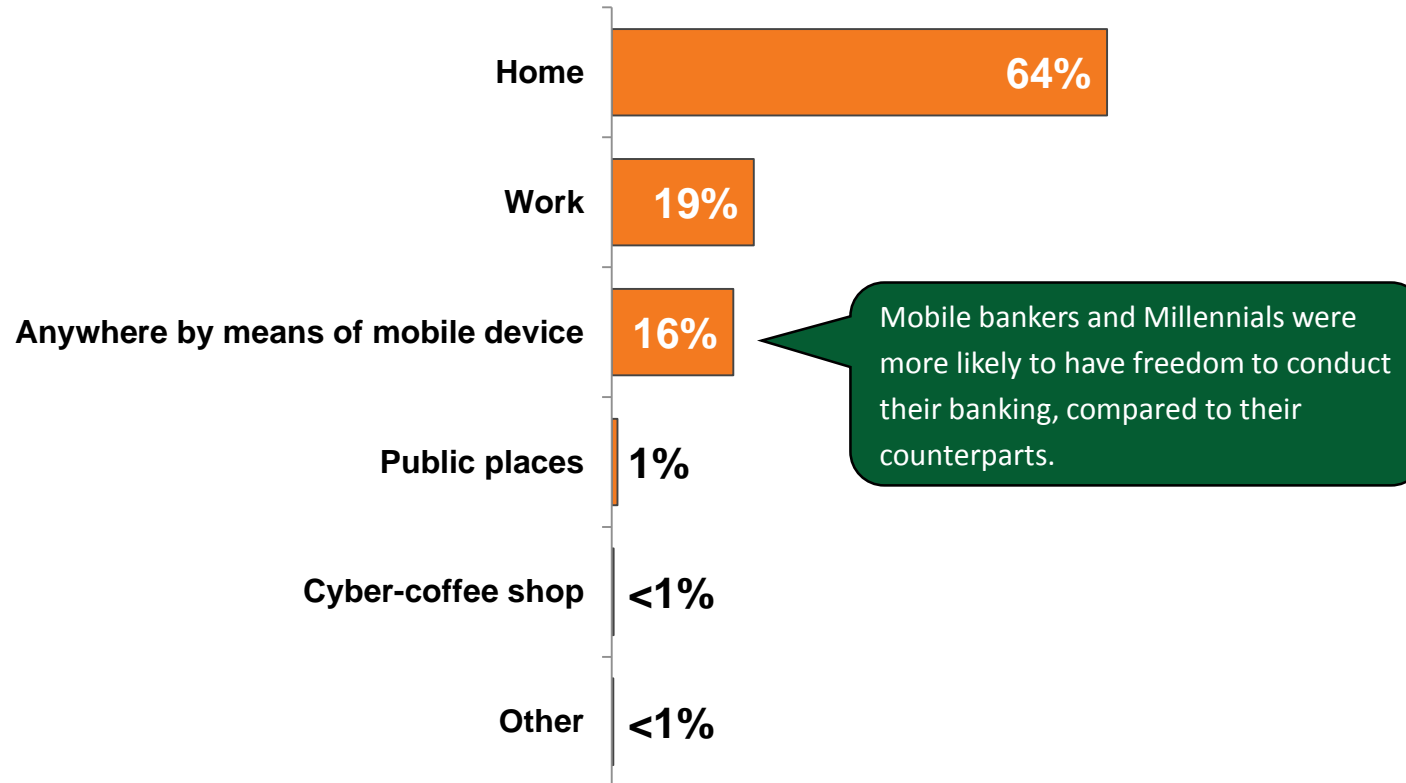
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Online bankers primarily conducted their banking activities from home.

Primary Location to Conduct Online Banking



B5F. What is the primary location that you conduct your online banking from?
Base: Online bankers (n=1,699)



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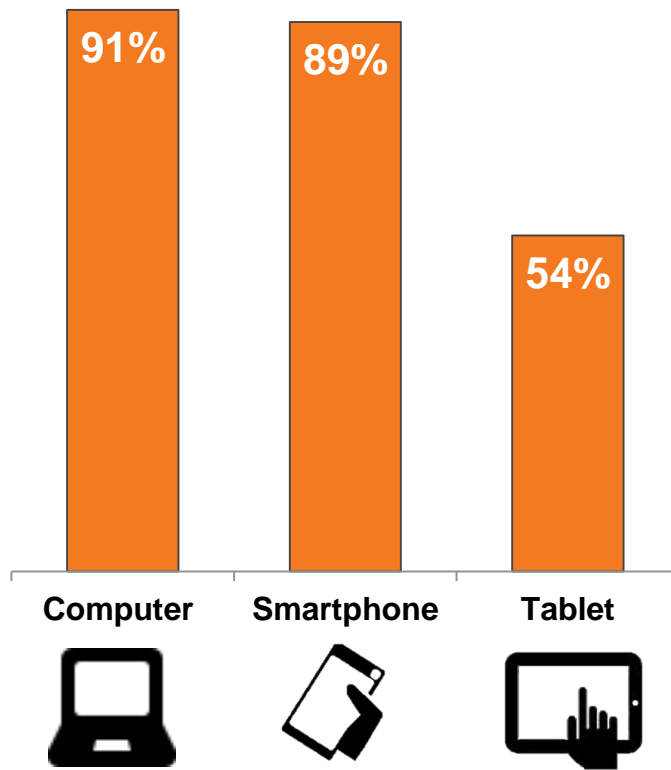


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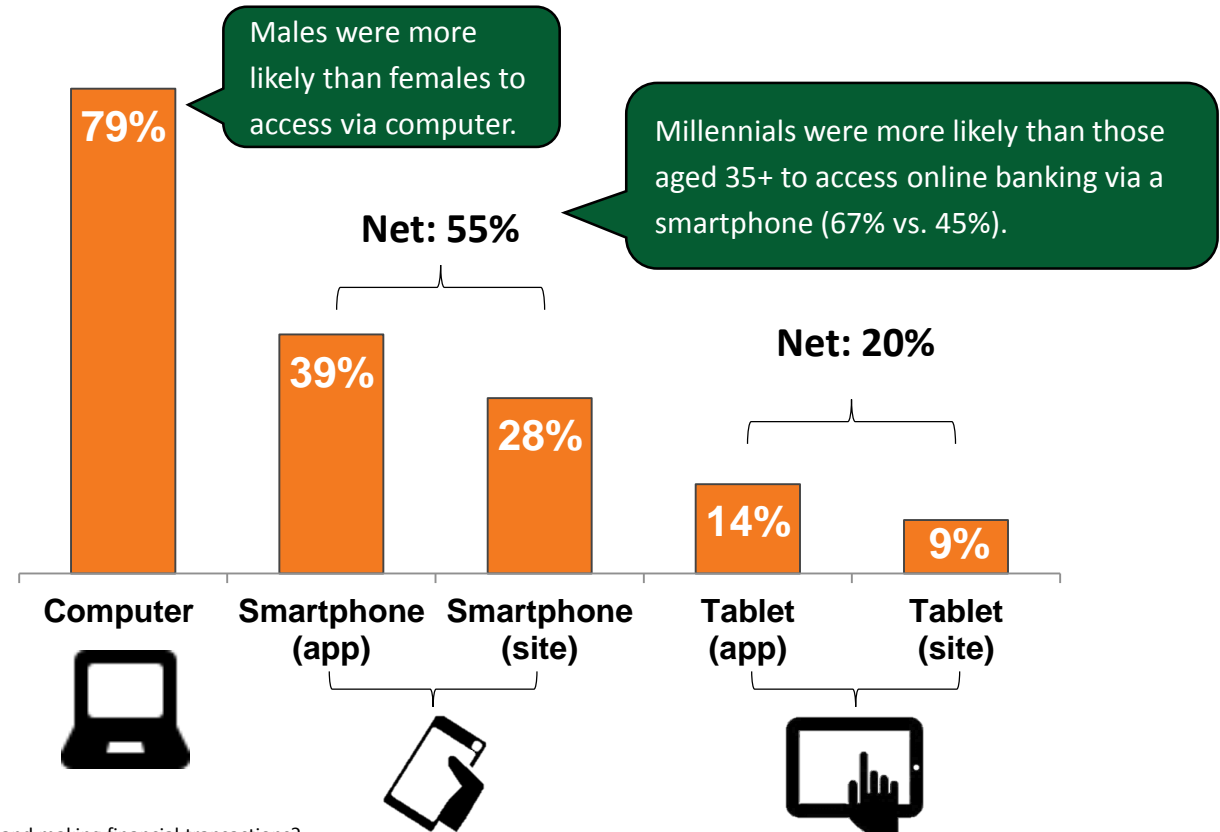


Although computer and smartphone usage overall were comparable, online banking access via mobile devices is less common. Online access via smartphone (app or site) was more likely to occur among Millennials compared to their older counterparts.

Overall Device Usage



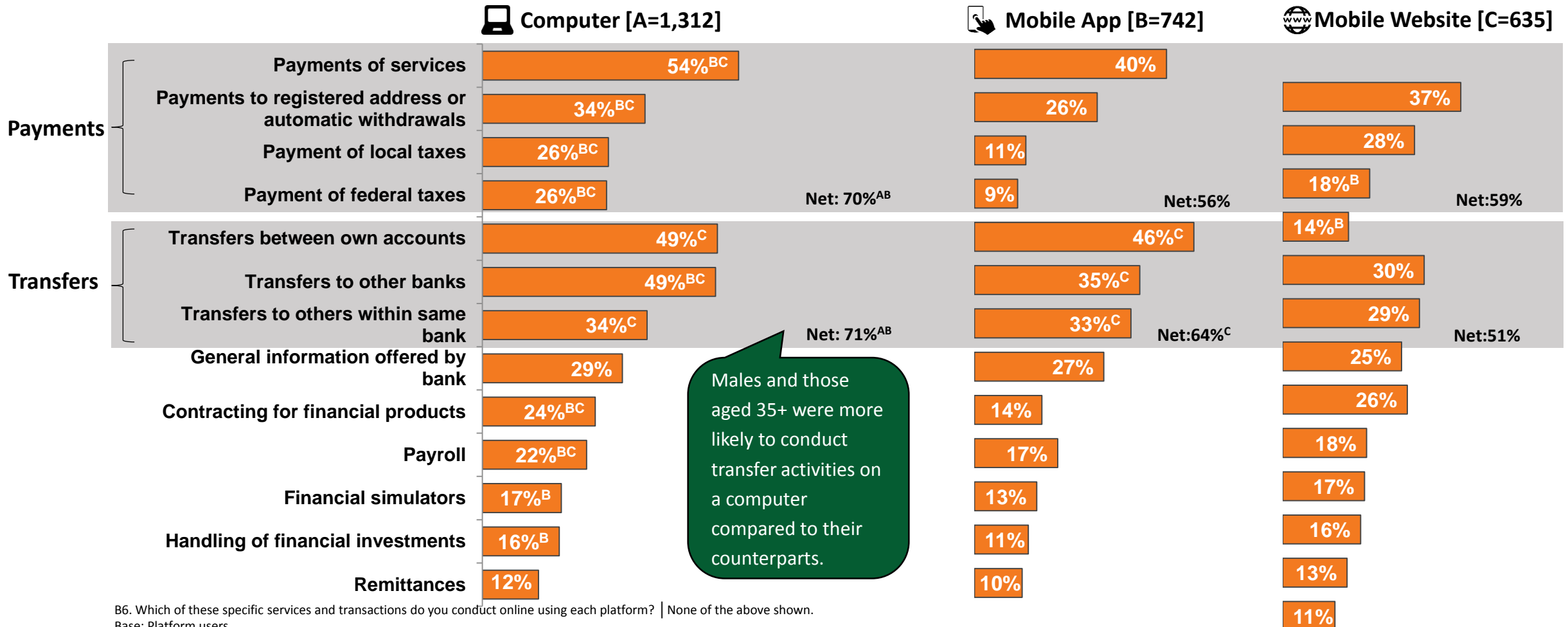
Method of Access for Online Banking



S1. Among the devices listed below, which do you own or regularly use?
 B3. Which devices do you use to conduct online banking, such as accessing your account and making financial transactions?
 Base: Online bankers(n=1,699)

Payments of services was the top banking activity conducted on a computer or mobile website. Using a mobile app, **transfers** between own accounts was most common.

Services and Transactions Conducted by Platform

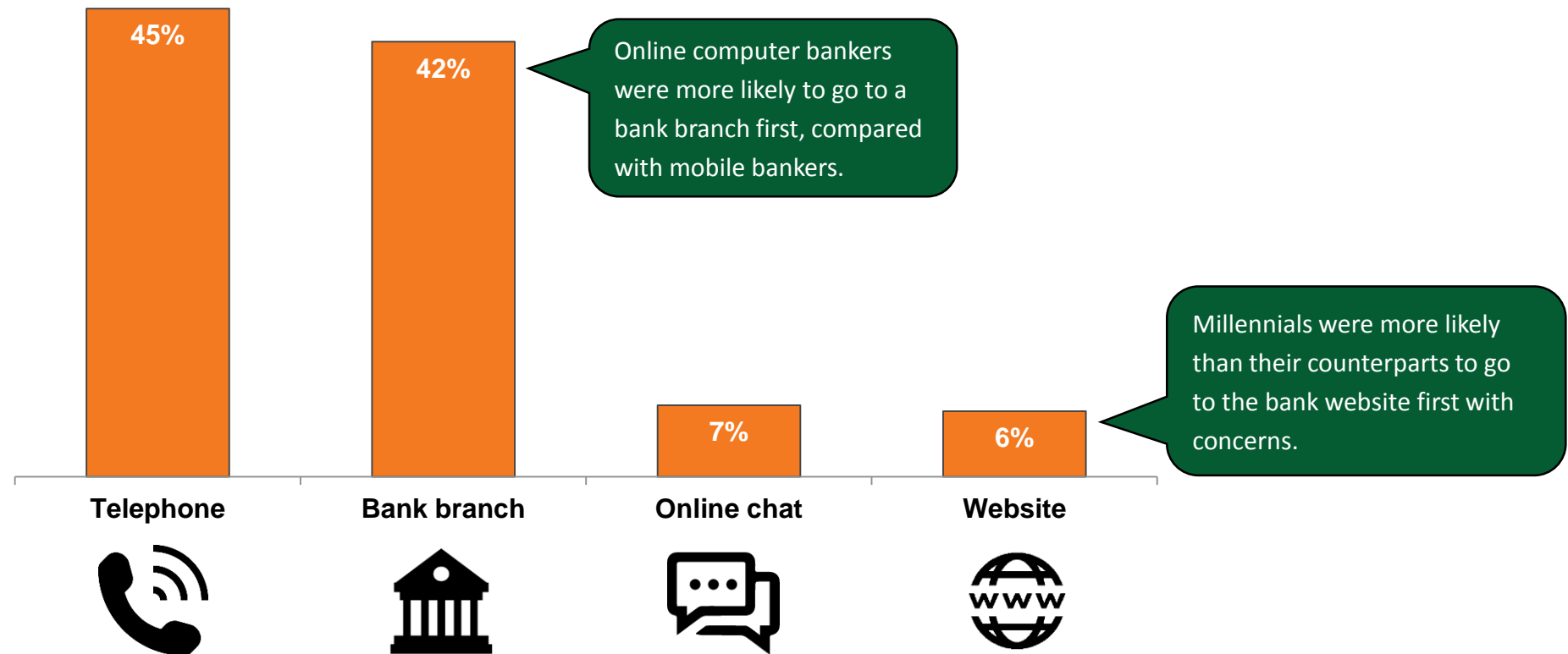


Males and those aged 35+ were more likely to conduct transfer activities on a computer compared to their counterparts.

B6. Which of these specific services and transactions do you conduct online using each platform? | None of the above shown.
 Base: Platform users
 Letters A/B/C indicate a significant difference between groups at a 95% confidence level.

Despite the convenience of online services, most online bankers began with offline methods when they had a banking concern.

First Channel to Contact Bank with Concerns



B9. When you have banking concerns, what is the first channel you use to contact your bank?
Base: Online bankers (n=1,699)



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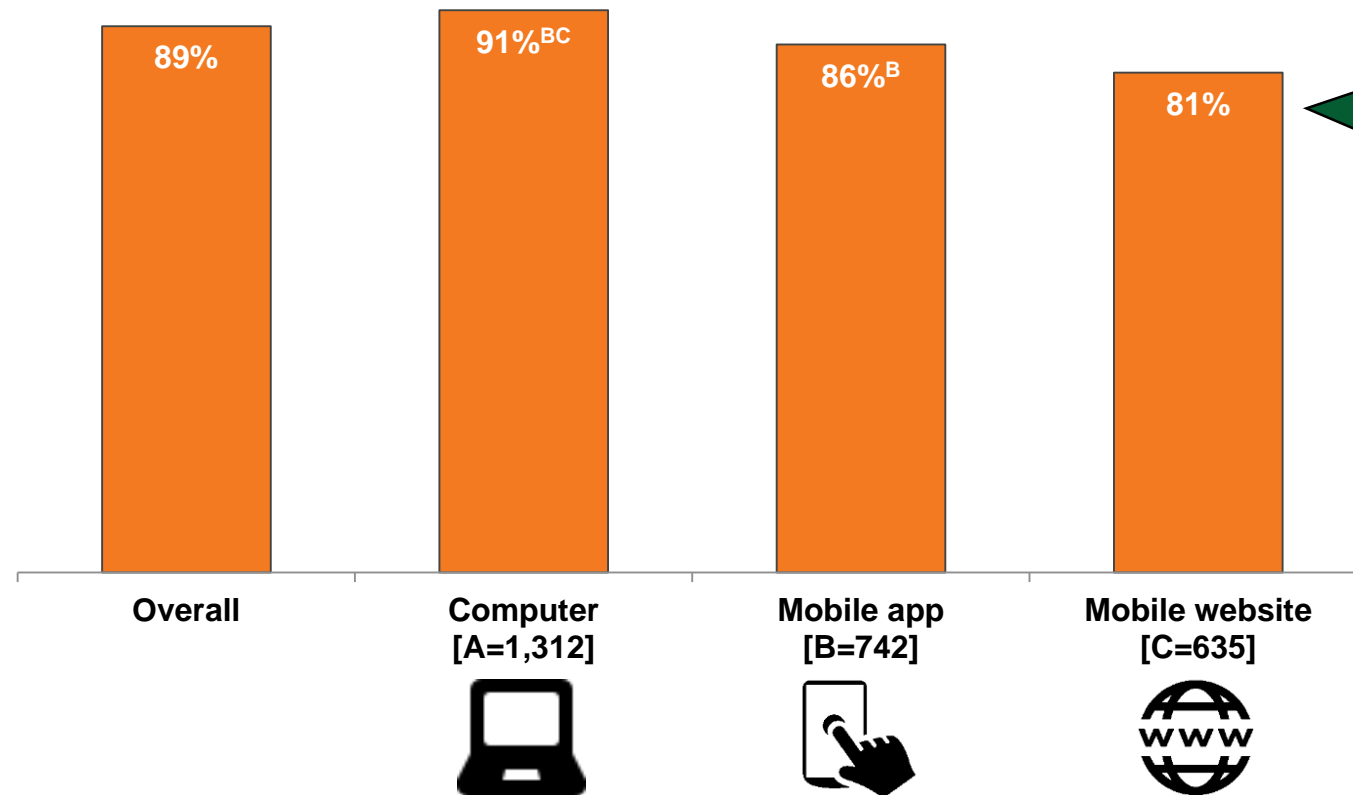
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Overall, nine in ten online bankers were satisfied with their experience. Satisfaction was highest for computer usage and lowest for the mobile website platform.

Online Banking Satisfaction

% Top 2 Box, 5-point Scale



B8. How satisfied are you with online banking <overall and> from each of the following platforms?
Base: Platform users
Letters A/B/C indicate a significant difference between groups at a 95% confidence level.



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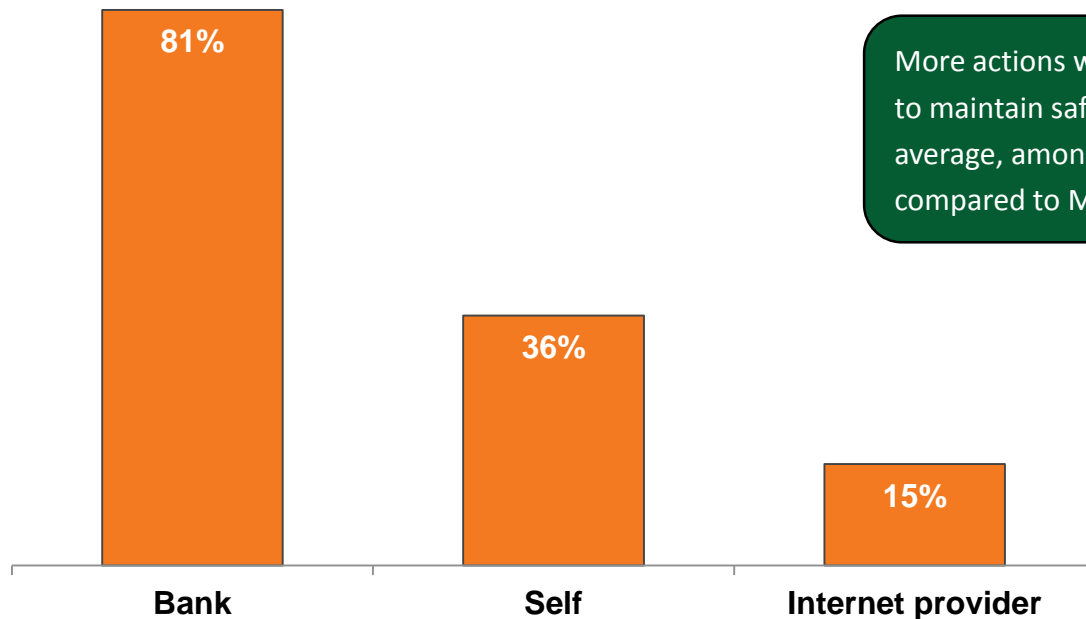
Online Banking Security

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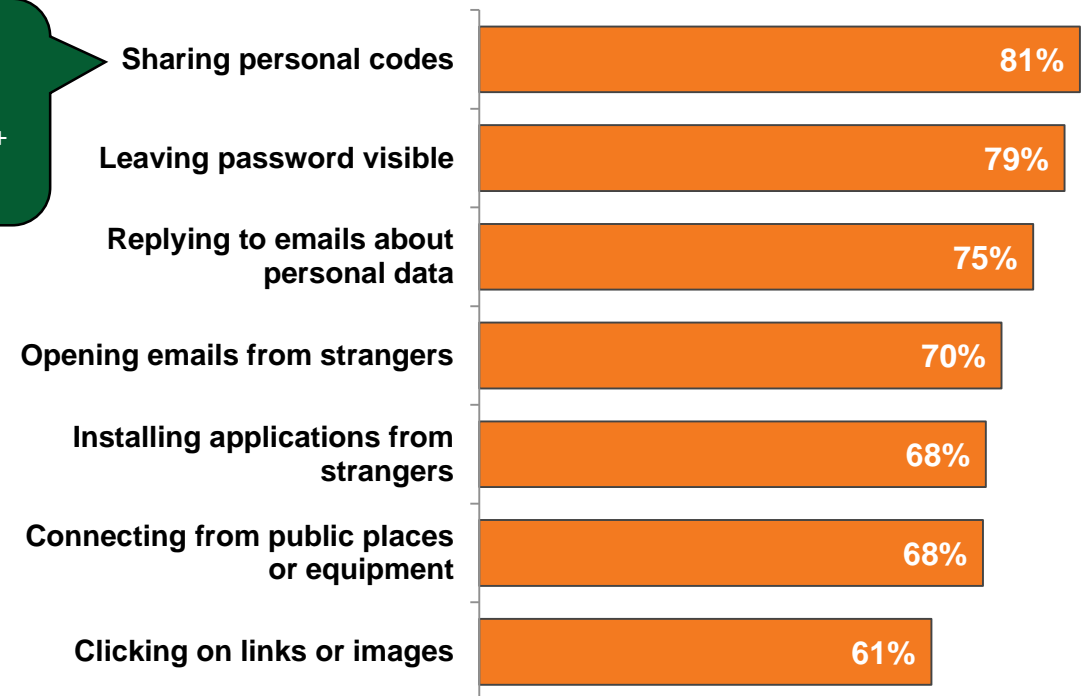
The majority of online bankers consider the financial institution to be primarily responsible for the security of online transactions.

Responsibility for Security of Online Banking Transactions



More actions were taken to maintain safety, on average, among those 35+ compared to Millennials.

Activities Avoided to Maintain Online Banking Safety



B11. Who do you consider to be primarily responsible for the safety/security of online banking transactions?
 B11C. Which of these safety measures do you take in regards to your online banking? | Other and None of the above not shown.
 Base: Online bankers (n=1,699)



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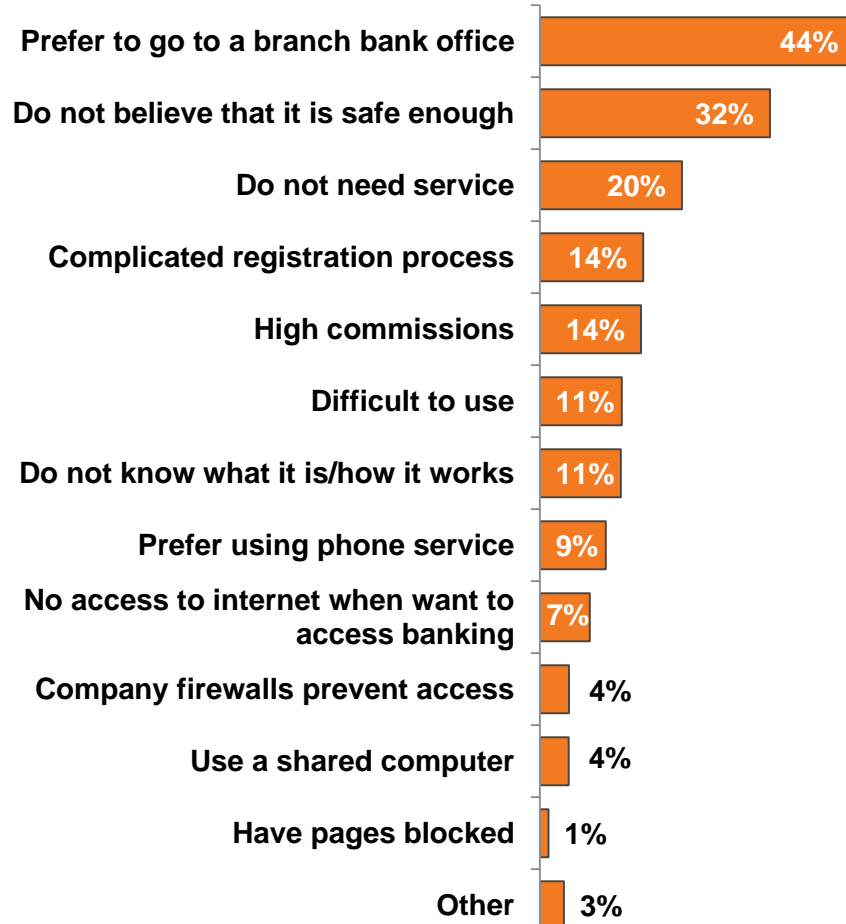


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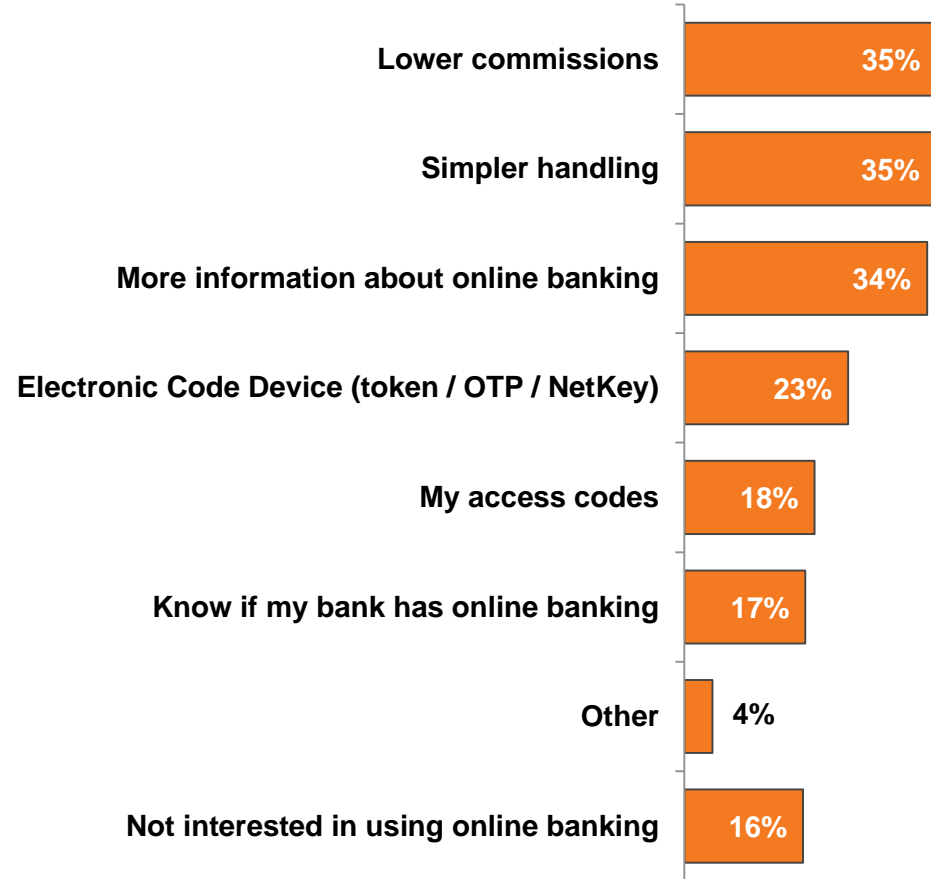
The leading reason to not use online banking was a preference to go to a physical branch.

Lower commissions, simpler handling, and more information about online banking were possible offers that would increase likelihood to use online banking.

Reasons to Not Use Online Banking



Circumstances to Increase Likelihood to Use Online Banking



B1. What are the main reasons why you do not use or access online banking services?
 B2. Which, if any, of the following would increase your likelihood to use online banking services?
 Base: Non-online bankers (n=316)



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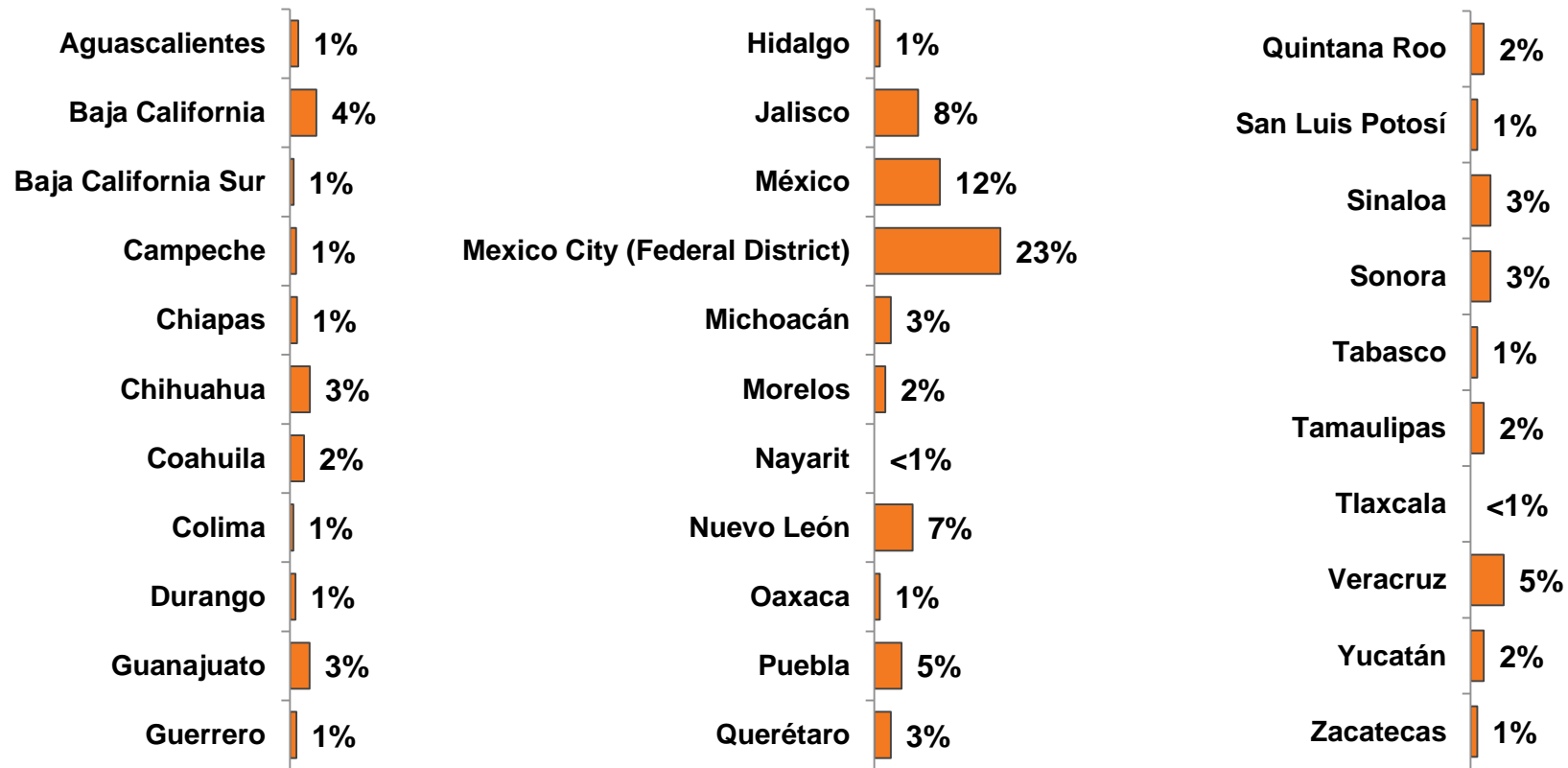
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Demographic Profile (Continued)

State



QSTATE. Please indicate where you currently live. | Don't know not shown.
Base: Online bankers (n=1,699)



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Executive Summary

- Almost seven in ten online Mexicans used online banking based on self-reported behavior in the past year.
- Online bankers were very satisfied with their online banking experience overall and across each platform, with the highest satisfaction on computers and the lowest for the mobile website platform.
- Most online bankers connected from computers, which have been used for this purpose for a longer period of time than mobile devices.
 - About half of online bankers connected on their smartphone and one in five on their tablet (via either app or browser), but have been doing so for a shorter period of time than on computers suggesting that users are still adopting these mobile tools.
 - Online bankers aged 35+ were more likely than Millennials to have used online banking via all platforms for three years or longer, suggesting that Millennials are also still adopting this technology for banking purposes.
- Over half of online bankers have not used mobile apps to access online banking. Security was the top barrier to usage, especially among men.

Executive Summary (Continued)

- The majority of online bankers primarily conducted their online banking transactions from home. Only one in six said they primarily do so anywhere by means of their mobile device, although this was more common among mobile bankers and Millennials.
- The most common transactions conducted were payments of services and transfers between accounts/banks.
- Online bankers considered security of transactions to be the responsibility bank first and foremost. However, most said they follow best practice recommendations and have implemented hardware/software solutions to protect themselves and their data.

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